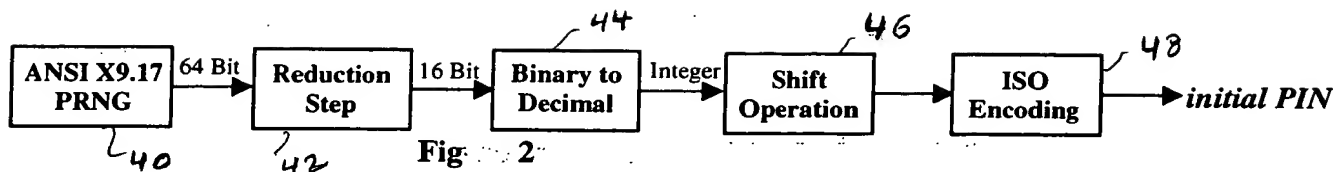


Fig. 1



Bit no.	1	5	9	13	17	21	25	29	33	37	41	45	49	53	57	61
	C	N	P	P	P	P	P/T	P/T	T	T	T	T	T	T	T	T
	52	54	56	58	60	62	64	66	68	70	72	74	76	78	80	82

Where :

C = Control field

4-bit binary number 0001

N = PIN length

4-bit binary number with permissible values 0100 (4) to 0110 (6)

P = PIN digit

4-bit field with permissible values 0000 (zero) to 1001 (9)

P/T = PIN/ Transaction digit

Determined by PIN length

T = Transaction digit

4-bit binary number 0000

Fig. 3

## Start of Process

## End of Process

### PIN Initialization

$PIN_{init}$  :

$PIN_{cust}$  :

Status	Value
<i>active</i>	<i>initial PIN</i>
<i>non-active</i>	<i>initial PIN</i>

### 1<sup>st</sup> PIN Verification

$PIN_{init}$  :

$PIN_{cust}$  :

Status	Value
<i>active</i>	<i>initial PIN</i>
<i>non-active</i>	<i>initial PIN</i>

Status	Value
<i>non-active</i>	<i>initial PIN</i>
<i>active</i>	<i>initial PIN</i>

### PIN Verification

$PIN_{init}$  :

$PIN_{cust}$  :

Status	Value
<i>non-active</i>	<i>initial PIN</i>
<i>active</i>	<i>Customer PIN</i>

Status	Value
<i>non-active</i>	<i>initial PIN</i>
<i>active</i>	<i>Customer PIN</i>

### PIN Modification

$PIN_{init}$  :

$PIN_{cust}$  :

Status	Value
<i>non-active</i>	<i>initial PIN</i>
<i>active</i>	<i>Customer PIN</i>

Status	Value
<i>non-active</i>	<i>initial PIN</i>
<i>active</i>	<i>new Customer PIN</i>

### PIN Reset

$PIN_{init}$  :

$PIN_{cust}$  :

Status	Value
<i>non-active</i>	<i>initial PIN</i>
<i>active</i>	<i>Customer PIN</i>

Status	Value
<i>active</i>	<i>initial PIN</i>
<i>non-active</i>	<i>Customer PIN</i>

Fig. 4.